

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JANE E LAYMAN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-21675

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/27/2018 and confirmed on 6/29/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		130,628.00
Less Refunds to Debtor	3,308.80	
TOTAL AMOUNT OF PLAN FUND		127,319.20

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,600.00	
Trustee Fee	6,039.54	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,639.54

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF AMERICA NA** Acct: 6890	0.00	52,762.32	0.00	52,762.32
	JPMORGAN CHASE BANK NA Acct: 4956	0.00	12,650.99	0.00	12,650.99
	BANK OF AMERICA NA** Acct: 6890	1,048.63	1,048.63	0.00	1,048.63
	CONNEXUS CREDIT UNION Acct: 6460	8,555.55	8,555.55	2,143.44	10,698.99
					77,160.93

Priority					
	RANDALL G KLIMCHOCK ESQ Acct:	0.00	0.00	0.00	0.00
	JANE E LAYMAN Acct:	0.00	0.00	0.00	0.00
	JANE E LAYMAN Acct:	3,308.80	3,308.80	0.00	0.00
	RANDALL G KLIMCHOCK ESQ Acct:	2,600.00	2,600.00	0.00	0.00
	WESTLAKE FINANCIAL SERVICES(*) Acct:	0.00	6,593.00	0.00	6,593.00
					6,593.00

Unsecured					
	BANK OF AMERICA NA** Acct:	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5283	4,473.10	1,830.48	0.00	1,830.48
	LVNV FUNDING LLC, ASSIGNEE Acct: 7006	17,610.87	7,206.72	0.00	7,206.72
	BILL ME LATER INC A/S/F SYNCHRONY B/ Acct: 4736	3,250.00	1,329.97	0.00	1,329.97
	BOSCOV'S Acct:	0.00	0.00	0.00	0.00
	CHASE(*)	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8104				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 4283				
	CITIBANK NA**	5,353.22	2,190.64	0.00	2,190.64
	Acct: 5849				
	CITIZENS BANK	0.00	0.00	0.00	0.00
	Acct: 9820				
	CITIZENS BANK NA	1,992.51	815.37	0.00	815.37
	Acct: 4559				
	QUANTUM3 GROUP LLC AGNT - COMENIT	1,453.85	594.94	0.00	594.94
	Acct: 4221				
	DISCOVER BANK(*)	5,310.40	2,173.12	0.00	2,173.12
	Acct: 0598				
	HOME DEPOT CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct: 6042				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES, LL	841.45	344.34	0.00	344.34
	Acct: 1431				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	9,540.91	3,904.33	0.00	3,904.33
	Acct: 2781				
	NASA FCU	0.00	0.00	0.00	0.00
	Acct: 0389				
	NORDSTROM FSB	12,925.91	5,289.54	0.00	5,289.54
	Acct: 5282				
	ONSTAR++	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC	7,018.70	2,872.19	0.00	2,872.19
	Acct: 1366				
	CARDMEMBER SERVICE++	0.00	0.00	0.00	0.00
	Acct: 1366				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	8,997.86	3,682.10	0.00	3,682.10
	Acct: 3378				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	6,274.53	2,567.66	0.00	2,567.66
	Acct: 4734				
	QUANTUM3 GROUP LLC AGNT - COMENIT	181.58	74.31	0.00	74.31
	Acct: 3140				
	SYNCHRONY BANK BY AIS INFOSOURCE	122.24	50.02	0.00	50.02
	Acct: 1703				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4734				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					34,925.73
TOTAL PAID TO CREDITORS					118,679.66

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	9,604.18
UNSECURED	85,347.13

Date: 09/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:

JANE E LAYMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-21675

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jane E Layman
Debtor

Case No. 18-21675-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 28, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Jane E Layman, 680 N. Geary Street, Mount Pleasant, PA 15666-1218
14822023	+ Bank of America-Royal Caribbean Cruise L, PO Box 15222, Wilmington, DE 19886-5222
14822029	Chase Blueprint, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14822033	Citizens Bank Card Ser, PO Box 42010, Providence, RI 02940-2010
14822036	Discover, PO Box 742655, Cincinnati, OH 45274-2655
14822038	Lane Bryant, Commenity Bank, PO Box 65978, San Antonio, TX 78265-9728
14822043	OnStar, Dept #77246, OnStar Subscription Center, PO Box 77000, Detroit, MI 48277-0246

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:28:23	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
14870314	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	BANK OF AMERICA, N.A., PO BOX 31785, Tampa FL 33631-3785
14822022	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	Bank of America, PO Box 15222, Wilmington, DE 19886-5222
14822024	Email/Text: BarclaysBankDelaware@tsico.com	Sep 29 2023 01:12:00	Barclay Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
14822025	Email/PDF: MarletteBKNotifications@resurgent.com	Sep 29 2023 01:28:37	Best Egg, SST, PO Box 5493, Carol Stream, IL 60197-5493
14822026	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:48:07	Bill Me Later, PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14822027	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622
14822032	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 29 2023 01:10:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14824438	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 29 2023 01:10:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14822031	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:26:02	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14850449	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:26:37	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14870345	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14822034	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 29 2023 01:12:00	Comenty Bank/Peebles, PO Box 659465, San

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			Antonio, TX 78265-9465
14822035	Email/Text: bankruptcy@connexuscu.org	Sep 29 2023 01:14:00	Connexus Credit Union, PO Box 21488, Tampa, FL 33622-1488
14857868	Email/Text: bankruptcy@connexuscu.org	Sep 29 2023 01:14:00	Connexus Credit Union, P.O. Box 8026, Wausau, WI 54402-8026
14831926	Email/Text: mrdiscen@discover.com	Sep 29 2023 01:11:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14822037	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 29 2023 01:25:59	Home Depot, Home Depot Credit Ser, PO Box 9001010, Louisville, KY 40290-1010
14822028	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:10:15	Chase, PO Box 78420, Phoenix, AZ 85062-8420
14822030	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:26:37	Chase Southwest, Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423
14873645	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 03:04:44	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
14822045	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 29 2023 01:28:29	Southwest, Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
14887554	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:27:48	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14875576	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 01:29:42	LVNV Funding, LLC its successors and assigns as, assignee of CVI MF Grantor Trust III, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14822039	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:38	Levins, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14822040	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:28:37	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
14822041	Email/Text: e-bankruptcy@nasafcu.com	Sep 29 2023 01:10:00	NASA Federal Credit Union, P.O. Box 1910, Bowie, MD 20717-1910
14822042	+ Email/Text: bnc@nordstrom.com	Sep 29 2023 01:12:30	Nordstrom Card Services, PO Box 13589, Scottsdale, AZ 85267-3589
14875682	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 29 2023 01:14:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14870068	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 01:28:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14823029	+ Email/PDF: rmscedi@recoverycorp.com	Sep 29 2023 01:27:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14822044	^ MEBN	Sep 29 2023 01:00:12	Prosper Marketplace Inc., P.O. Box 396081, San Francisco, CA 94139-6081
14876434	+ Email/Text: bncmail@w-legal.com	Sep 29 2023 01:14:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14866193	Email/Text: bnc-quantum@quantum3group.com	Sep 29 2023 01:13:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14871594	Email/Text: bnc-quantum@quantum3group.com	Sep 29 2023 01:13:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14921123	+ Email/Text: bncmail@w-legal.com	Sep 29 2023 01:14:00	Synchrony Bank, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14876631	+ Email/PDF: ebn_ais@aisinfo.com		

District/off: 0315-2

User: auto

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		Sep 29 2023 01:26:18	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14822046	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 02:22:07	Synchrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090
14822047	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 29 2023 01:08:38	Walmart Mastercard/Synchrony, PO Box 960024, Orlando, FL 32896-0024

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Heather Stacey Riloff	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com, Michelle@mvrlaw.com
James A. Prostko	on behalf of Creditor BANK OF AMERICA N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. jblank@pincuslaw.com, brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
Karina Velter	on behalf of Creditor BANK OF AMERICA N.A. karina.velter@powerskirm.com, Kaitlyn.Pemper@powerskirm.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pakb@logs.com, logsecf@logs.com

District/off: 0315-2

User: auto

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Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 45

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Randall G. Klimchock

on behalf of Debtor Jane E Layman klimchock.law@zoominternet.net randylu@comcast.net

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 10